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More Money

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MORE MONEY

More for Me with More for You
And Never a Tithe of it Tainted, Too

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+$ Front and back Kover pages printed, without dies or plates, on Kommon platen press, by Patented Process, costing but little time and money. Ask Chauncey M'Govern.

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San Francisco, California | JUNE, 1916 Vol II; No 5 | 10cts the Kopy 100cts the Year

SEE ARTICLE ON "REAL" MORE MONEY
on page 2

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+$ *Advertisement—Do Not Read It (Men Are So Contrary, Sirs!)*

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The LINOGRAPH typesetting machine?
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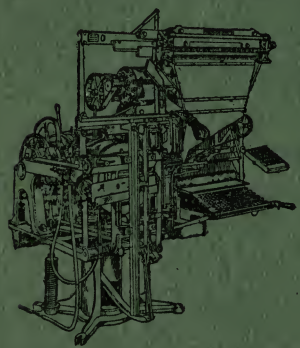

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San Francisco, May 30, 1916.

Mr. Chauncey M'Govern,
The Examiner Bldg., 928,
San Francisco, Cal.

Dear Mr. M'Govern:

I want to thank you for your remembrance of me in mailing a "sample copy" of "More Money".

I HAVE ENJOYED READING THE COPY MORE THAN YOU MAY REALIZE, FOR I AM UNABLE TO EXPRESS IN WORDS THAT MEASURE OF SATISFACTION.

I am very pleased to enclose check for subscription, each number of which I am sure will be a pleasure to me.

Yours very truly,

Harry G. Barsley

Secy and Treas

HGB-EB

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Entered as 2d-class matter, May 12/16, at San Francisco, California, postoffice, under Act of Mar 3/79.

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Publisht Periodically Purposing
Stimulation of Circulation of
Kurrency of the Kind
Pleasant to Receive, but
Better Enjoyed in Passing
Around Among Acquaintances

MORE MONEY

Vol. II; No. 5—San Francisco, June, 1916

MORE MONEY FOR THE MASSES.*

New Plan, Working Well, For Furnishing Salaried-Servers (& Wage-Workers) Needed Loans, at Low Interest, Without Security, as a Business Proposition, & Not as a Charity. By Chauncey M'Govern.

HAVE you ever felt the need of a $100, in a hurry, & couldnt raise it anywhere—& You just sweated blood (or something) until Yr debtor took it right out of Yr mental hide? (The amount was "too small" for Yr bank to "bother" to land You, You were told; &, somehow, You couldnt see how to pay a "lawyer" $90 for drawing up a mortgage for You—just to enable You to borrow $100 or so on Yr furniture.)

+$ No honest man need worry longer for chow-money or doctors'-bills or house-rent or for coin for the coal-heaver. He can now get the actual cash, as a business loan, at low interest, and without furnishing any "security". No he doesnt have to "assign" his salary—or to "sell his soul," or to sell his hopes of hell, either —to the pound-of-flesh "loan-shark."

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+$ In short, a new "Moses" has arisen in the desert of the ordinary-man's finance. Oddly enuf, his name, too, is not so very different from that of the great Hebrew leader of his people from out of the Wilderness. The way to spell the name of the new American financial leader-out-of-the wilderness-of-money-depression being spelt M-O-R-R-I-S. Morris is a Virginia financial expert who for years studied to find out why it is that a rich man with only 100,000 dollars' security, can borrow as much as $1,000,000, while the really needing honest (unfortunate) person, with just as much integrity, cannot borrow $100 to pay his overdue grocery bills & landlord's receipt for rent.

+$ By means of "The Morris Plan," any deserving American, with a record for honesty, can borrow all the coin he really needs, as a straight "business" proposition—with never a suggestion of charity—at so low a rate as 6% per year—without "putting up" any jewelry or furniture or any other "hockable" article as security. If two neighbors, or two fellow employes, attest to the man's honesty, by endorsing his note—the needed money is his at once. If the loan is made, but not otherwise, one "buck" for each 50 "bucks" loaned must be paid by the borrower toward the cost of investigating "unrated risks"—are you one? Does your name appear in "Dun's" or "Bradstreet's"?

One slight string is attached to the borrowing. But the tying of this string thereto is for the future good of the accommodated borrower. By means of this string, the borrower educates himself into the "habit" of "saving" a certain sum of money per week—all the time the loan is in force. So by the time the loan is paid off, the borrower has so easily acquired the "savings habit" that it's a ten-to-1 shot he won't ever need to borrow a hundred dollars again—from anybody.

+$ Here's the story on Yr thumb-nail:

Arthur J. Morris, an attorney, of Norfolk, Virginia, devoted years of study to the devising of a plan to supply a strange lack in America's financial facilities—

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lending money in small sums, in a way to make it profitable to the lender, & fair to the borrower. . . . Result: He evolved a plan for "funding the debts of the masses"—developing an untapped "national resource" —capitalizing the "honesty and earning-capacity" of the millions needing funds to meet extra-ordinary emergencies in their lives—converting community liabilities into community assets, by capitalizing their character and earning capacity, hitherto victimized. As a just tribute to its founder—a living monument to him who conceived it—this nation-wide enterprise is called "The Morris Plan" "of Industrial Loans and Investments," being copyrighted and capitalized by that name. New York capitalists, manufacturers, bankers, and others, with an eye on the true kind of philanthropy—the kind of philanthropy which helps a man to help himself—took hold of "The Morris Plan." Today (June, 1916) there are 50 of "The Morris Plan" companies operating in the United States.

+$ That every city in the country will shortly have a "Morris Plan" company seems certain from the fact that up to May, 1916, the companies in the United States had effected over 125,000 loans, averaging only $125 a-piece, & yet the total losses to date (to the companies lending the $15,000,000 odd) had been less than 1-10 of 1%—and that of the New York Company less than 1-25 of 1%!

+$ The great good done any community by "The Morris Plan" is evidenced by the striking fact that in U. S. cities of 300,000 population there have been found to average more than 100 "loan-sharks" & open-doored pawn-shops—people just sucking the soul-force of the salaried employe—doing the enormous business of $5,000,000 per year.

+$ Think of it, boys: In San Francisco alone fully five million dollars per year go thru the hands of the money-sharks! And all the while the people who patronize them have been compelled to hang their heads when entering the biped spiders' web,—when all

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the time these people have been entitled to go to a "Morris Plan" counter, with their heads erect, self-respect intact, & feel themselves as welcome there as the merchant or manufacturer is at the banks which lends him hundreds of thousands on less "tangible" security than has, proportionately, the man who needs to borrow a hundred to keep him out of the hands of the Shylocks.

+$ Summed up in a woman's sentence, through "The Morris Plan," the mechanic, the clerk, the motorman, the cop, the letter-carrier, the stenografer & the bookkeeper, as well as any other kind of salaried-server, in whatever walk (or sit-down) of life, has an institution which finds it "good business" (& no charity, mind you!) to lend them money just as the old-fashioned bank lends money to those who specialize in borrowing only large amounts.

+$ Anyone desiring further details of "The Morris Plan" of lending money to the "pretty poor" at 6%—& making so great a profit at it that the company thinks the borrower favors it—& not the company the borrower—need but drop a postal card to the producer of MORE MONEY. If sufficient enquiries are recd, further facts about "The Morris Plan" will be publisht in future issues.

+$ If Socialism is to be killed—before Socialism rises up, monster-like, and bites off the heads of our American men-of-money—the quickest, easiest, surest way to snuffle out the baby monster's life (before it blossoms into snarling youth) is for our men-of-money to hire "experts" to think out (and put into immediate operation) many propositions similar to "The Morris Plan." Half a dozen schemes like "The Morris Plan" put into operation by our overly rich will kill Socialism quicker & deader than a legion of "free libraries," "free foundations" & sister schemes which are only "half-way."

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+$ The bigness of "The Morris Plan" idea—its value to the small borrower & to the man who lends him the money at so low a rate of interest; its value to the community in having a healthier, happier, more harmonious class of employes—may easily be gleaned from glimpsing the list of directors of the S F Company alone. Here it is:

Jno A Britton is vice-presdt of the Pac Gas & Electric Corpn;
Chas W. Clark is head of the (Senator) Clark copper interests;
Wm H. Crocker is presdt of the Crocker National Bank·
Benj H. Dibblee is in front rank of California investment bankers;
Herbert Fleishhacker is presdt of Anglo & London Paris Bank;
Wm Fries is presdt of Cala Fruit Canners' Assen;
Allen I Kittle is famous as a corporation lawyer;
Jesse W Lilienthal is presdt of United Railway;
Jno A McGregor is presdt of Union Iron Works;
C W Penoyer is presdt of Pac Lumber Co;
Geo A Pope is presdt of Pope Estate Co;
J. S. Tobin heads famous law firm of Tobin & Tobin;
R M Tobin is secty of Hibernia Savings Bank;
J S Utley is a New York financier representing big money in New York;
Fred H. Manss, mgr, was formerly with National City Bank; while
J C Thomson asst mgr, was formerly high official of the Southern Pacific RR & later of the Interstate Commerce Commission.

+$ How much would YOU like to borrow today?

+$

AMERICANISM — the "Patriotism" of the man born in the United States—is not confined to love of the land within the physical borders of the United States. The true "American" is a "cosmopolitan"—a brother of all men of all nations, of all colors & creeds religious & political.—CM'G

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"WITCHES" THEN; "HEALERS" NOW!

Guess this here world of our'n is getting much civilized: Shure, nowadays we calls them "Healers" & "Practicioners" & "Metaphysicians,"—& we pays them two dollars per "throw." But not so long ago we were ducking them and burning them at the stake and calling them "witches." —*C. M'G*

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THE POWER OF THE PRESS AGENT—HIS PROVINCE—HIS PERSONALITY.

MOST of You have seen the play, "It Pays to Advertise." It was widely advertised in advance by the Ad Club of San Francisco, who attended one performance in a body.

+$ Those who have seen it will remember it to be the story of a millionaire manufacturer of soap, with the usual worthless son. Determined to turn the boy to some good use, the millionaire cuts him off without a cent of spending money, even turning him into the street to seek his bed and board. The worthless son seeks a saloon where he meets a person announced on the program as a "Press Agent." This person is a loud-voiced, chest-protruding, red-necktied perpetration, who keeps his hands in his pants' pockets and his hat on the back of the head (to show his hair to be parted in the middle). The person programmed as "Press Agent" in the Play is a living Picture of the cheap, noisy, brassy, half educated, half brained "gent" which is seen loitering around the betting booths at cheap race-tracks, or will be found loafing in front of dens known by everyone, but the police, to be "gambling joints." This "Press Agent" (in the play) plans to make the son wealthy thru putting over a scheme by which advertising in newspapers and billboards is used to blackmail the father into buying out, for a fabulous price, the imaginary soap factory which the son (and the "Press Agent") are to advertise to exist and to be doing a "land-office" business.

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+$ The Play shows that in a short time the Press Agent produces orders for millions of cakes of soap at a dollar per box, sold under a fake label, altho the soap so sold is the identical soap of the father's factory, bought, in plain packages, by an agent of the son's,—from the father's factory at 9 cts. per box.

+$ In short, "It Pays to Advertise" Pretends to Portray a Picture of how a faker racing-tout is able to so use "advertising" that it makes him a millionaire.

+$ You all know the outcome, which is quite funny.

+$ But every time this Play is Produced it Perpetrates a libel upon "Advertising" and the "Press Agent." The Play presents a Picture, not of what "Advertising" and the "Press Agent" really are, but what the "Press Agent" and "Advertising" really are not.

+$ In the first place no article in the world, costing only 9 cts., could possibly be successfully sold for a dollar—either thru Advertising, or without it.

+$ In the next place, no "Press Agent" ever existed who looked, talked, thought, or acted like the person in this Play. Neither is the work of the Press Agent along any such lines.

+$ A "Press Agent" is really a well-educated man, or woman, who has learnt to write news for the news columns of the newspapers, as well as to write "ads" for the advertising columns—and not write them for Pure Play either, but for the actual cash Pay he receives in wages.

+$ The real Press Agent is a good listener, a quiet watcher, a rapid thinker and a man or woman quick to strike when he sees the psychological iron is really hot. A person wishing to become a Press Agent must have a "nose for news." He must have learnt to State a Story in a Single Sentence—yet Save enough of the Story to carry the reader's curiosity along to the very end.

+$ The Press Agent differs radically from the regular "Adman" in that the regular Adman's Province is to find out what is the best business media—economically considered—in which to advertise his firm's services or

goods—and/or to prepare "copy" for this space—let it be newspaper, magazine, billboard or circular, which will produce the greatest "Pull" for Purchasers. In other words, the Adman either buys or he fills a definite and paid-for space. The Press Agent, however, is different in that he never buys any space, and never fills space that is paid for,—at least not if it is paid for as so much "advertising" space. He confines himself to digging up news which he writes out in so readable a style,—and hands in to all (or most) City Editors of the various daily newspapers, at the right time, at the right hour of each day,—that the editors gladly print it, having their eye on their purpose of adding to their street sales—of adding to their subscribers' satisfaction. The significant fact—trivial to the newspapers, but mighty important to the Press Agent—that the news item contains the name of the firm paying the Press Agent's salary, serves as a most effective advertisement for that firm. The newspapers know it, and they are opposed to giving anyone any "free" advertising. But the skill of the Press Agent enters in in proportion to the degree of successfulness in which he prepares his story—serving it up in such style that the editor cannot eliminate the name of the Press Agent's firm, even tho the Editor would want to do so —or else the news item is worthless to the paper itself as an item of news.

+$ For example: If a crazy man jumps into the colored fountain of Hale's Pompeiian Court, and showers the crowd of lunchers with ten-dollar gold-pieces—it is a good "news" story. Everybody who sees it in a newspaper would be certain to read it, and would be certain to tell his wife or his men friends how sorry he was "not to have been in at Hale's when it all happened."

+$ Now, not a single line would get into any newspaper about it, unless someone told the Editor about the sensational happening,—for the reason that no newspaper is at all likely to have had any reporter

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present when it all occurred. And, altho people in San Francisco are said to be noted for not attending strictly to their own business, it is a fact that private parties are not in the habit of calling up editors to tell them what the news is unless thay have some sort of an ax to grind.

+$ But suppose Hale's had a Press Agent. Then the P. A. at once writes out a sensational story of the happening; dashes off a copy for every newspaper and news bureau in the City; and every paper prints a big spread about it. And it costs Hale's store not a red copper cent for the splendid advertisement which is read by a thousand times more people than would read a full page advertisement of Hale's bargains published in the same issue. Only those who are looking for bargains that day will look at Hale's "ad," but every mother's son and daughter who reads the paper will read the news, and in reading will be certain to read of the free shower of the ten-dollar gold pieces in Hale's lunch-room. Thousands of people reading this story (who never read Hale's "ads") will tell each other how they wish they had been at Hale's when the whole thing happened—and there results a crowd of lunchers at Hale's next day—each one secretly hoping for a recurrence of the golden shower—and all of them directly contributing to make Hale's cash receipts for that day look like the cartoons of the coffers of the Standard Oil.

And suppose Hale's had NO Press Agent? The public would never learn of the sensational piece of news, the daily papers would sell less copies, and Hale's profits would be considerably less for the days that immediately follow. And, of course, no newspaper printing the story could omit Hale's name—or the story would be worthless to the paper itself.

(From address by C M'G on "How the Press Agent Works" before San Francisco Y M C A)

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ONLY A NIGGER—THAT'S ALL.

I will bet You don't know the answer to the old, old school-days query:

"Where was Moses when the Light went out?"

+$ Bet You heard the query a thousand & one times. And I'll bet my fricasseed chicken to Yr dish of "fried holes" you never yet heard the sure enuf answer.

What IS the answer now? Hold Yr breath & think twice!

No; You're wrong again!!

+$ So here it is for You: Right from hdqrs.

(If there is any truer, surer, certainer hdqrs for holey Moses than the parts of the holey bible he himself wrote, why, fellers, Youse kin search me!)

+$ Where was Moses when his Light went out? Why, fellers, I just learned from hdqrs (the holey bible which I am now reading for the first time, being tired of poker & bridge whist) that when Moses wanted "Light" he took his clay pipe after supper, pulled his hat down close over his eyes, & went over to the tent of his father-by-law, Jethro, and told his dad-in-law of his lack of Light.

+$ And if You'll only take the trouble to borrow one of those sky-guide books from some church-going woman, You'll find that Moses himself gives all the credit to his papa-by-marriage Jethro, for all of the Light he got himself & passed on to billions of readers of the holey bible, about how to run a "government of the people by the people for the people." Bet You think it was Jefferson or Tom Paine who first thot out the famous expression, "Proclaim liberty thruout all the land." But You are wrong.

No, it was not Cromwell—no, nor Plato—no, not even Aristotle, tho most people think it was.

+$ Real fact is, the famous saying was written down more than 4,000 years before the good mother of brilliant Thomas Paine had even begun to wonder what would be the name of her wished-for boy. Yes, sir; Moses wrote it down—holey Moses—when he wrote the "Book of Leviticus."

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(*Leviticus* 25:10—*"And ye shall hallow the* 50*th year; and PROCLAIM LIBERTY THROUGHOUT ALL THE LAND unto all the inhabitants thereof."*)

And in that book he laid down all the ways & means by which "governments of the people by the people and for the people" should be run. So much so, that book was really the drafter of the Constitution of the United States, And Moses should get the glory? Nay, nay, Paulineros. At least, only such portion of the glory as appertains to ye scribe sufficiently sensible to write down good things which he happens to hear.

But even Editor Moses himself ascribes all the honor and glory and credit—amen—to his dad-in-law Jethro.

+$ And so all real big "LIBERTY," as the world knows it today, comes really from Jethro, the adopted father of Moses, who was the real author of the so-called "Mosaic laws,"—the laws which rule Civilization today!

+$ And so the great White world of today owes its great Liberty to Jethro, of 4,000 years ago.

+$ And why don't we make statues to Jethro, and write poems about him, and canonize him and call some of the city "squares" after him, when he deserves a million times more credit than do the pirates whose pictures in bronze obtrude themselves in all quarters of justice-loving America?

+$ The answer is short, sweet, simple:

Jethro, the real brains of his son-in-law Moses, was "Only a Nigger—That's All."

. . . . MORE MONEY . . . .

TO DOUBLE MORE MONEY?

IF a few more brothers & sisters who receive MORE MONEY thru the mails regularly, would send in a $ a-piece, we'll just double the number of pages of the magazine—& promise not to say a derned word in the additional pages about C. M'G or his writings.—Billy Be Blest.

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WOULD YOU LIKE TO BE A COWBOY?*

IF YOU love to read stories of the Cowboys and their country; if the mention of "ranch" wakes up pleasant thots of green fields, of healthy-next-to-Nature care-free lolling in the saddle, or reclining comfy after supper in the light of the camp-fire; if You love "The West" & "The Spirit of the West," then, girls & boys, You'll be glad to learn of "The Cowboy Rangers."

+$ Imagine for Yrself the sublime Thots—the grand Truths—of good old King Dave & his son Sol, the temple-builder, & other writers in the holey book: Imagine those there Thots exprest not in the language of Sunday-mornings—not in the sort of sing-song language which puts so many of us to fitful slumber (whatever that is!) when we are presst into attending Sunday services with the wife (or sister or sweetheart) whom just to keep from worrying we go to church: Imagine those really living, lively, loveable, uptothe-minute sayings, exprest in everyday Cowboy "slang"—with its suggestiveness of the openness of the range; its freedom; its unrestraint; with its sense of hope of joy in red-blooded daily living?

+$ If You can imagine all these vividly, You have a good idea of "The Cowboy Rangers" . . . . .

+$ Yes, "The Cowboy Rangers" is the name of a "secret society" (& so women are strictly "barred"). It is a fraternal, beneficiary Order, with a "supreme ranch" instead of "sovereign lodge", with "ranches" (not "lodges," for "lodges" are too "civilized") in all larger cities of the West. It costs You only five "bucks" to "join"—to ride the real sure-enuf range-raised bucking broncho—with only six "bits" the month for the "kitty". Yet The Cowboy Rangers pay sick benefits of ten dollars the week, with funeral expenses to the tune of $100. And no "Cowboy Ranger" may lie in the Potter's Field, even tho he may have wandered from the range & lost himself in the city's swirl.

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*Copyrighted, 1916, by Chauncy M'Govern.

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+$ San Francisco "Ranch" No 21 meets every Tuesday evening in the Golden Gate Commandery hall, Sutter & Steiner sts. No person not eligible to join the most desirable of secret societies will be allowed by the "vigilantes" to get bye the "Boss of the Spur" into the Rangers' "corral" where "mavericks" (if found worthy of the "stamping"—and not liable "to pull leather" when "busting the broncho") are "lassooed," "thrown" & properly "branded," with the uptotheminute "iron."

+$ A good idea of the character of "The Cowboy Rangers" may be gleaned from examining the following list of "lid-sitters" in Oakland & San Francisco only:

GENERAL RANGERS:

Boss-of-the-Lariat, R. L. Anderson;
Boss-of-the-Lariat, Frank Witherell;
Boss-of-the-Lariat, R. A. Martin;
Megafone-Manipulator, Chauncey M'Govern;

RANCH OFFICERS:

I.—Oakland No. 9 II.—San Francisco No. 21

Senior Past Boss:
Geo W Winckfield, mining engineer;
Benj F Heastand, western agent, Fostoria Glass Co;

Junior Past Boss:
Frank W Bilger, quarry operator;
Wm J Thorpe, mgr Gray's Undertaking Parlors;

Worthy Boss:
Dr Jos Loran Pease, D D S;
Purcell Rowe, attrny;

Worthy Vice Boss:
E F Hughes, coal & wood dealer;
Walter N Brunt, "the big Printery";

Sky Pilot:
Lee Bertillon, Hattery, both cities;
Chauncey M'Govern, Press Agt & Handwriting Expert

Trustees:
Lance Richardson, Gen'l agt, SP RR;
Dr L D Blondin, DDS;
Dr P P Musser, MD;
A S Paré, patent attrny;
Clyde T Hall, jeweler & optician;
W S Jamieson, contractor

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Recorder of Brands:
Thos G Walker, Weiland's;
E N Clintsman, secy Travelers' asscn;

Pay Boss:
D M Waite, garage owner;
Dr W S Beach, DDS;

Boss of the Spur:
W F Gibson, who dyes to live;
R A Martin, Exec Sec, Employment bureau, N S G W;

Guard of the Corral:
L W Smarr, sartorialist;
E A Burdick, auto agt;

Guard of the Round-up:
Jack Robertson, agent, WP RR;
E W Blum, mgr, Bertillon hatteries;

Sage Brush Filosofer:
W R Hill, undertaker;
Jas D Ralph, mfrs' agent

Sheriff—Constable—Justice of Piece;
Otis Shepard, commercial artist.

+$ Men who can ride a horse & desire to know more of "The Cowboy Rangers," with a view to being "hog-tied" & "branded" themselves, should apply to Pard Chauncey M'Govern, The Xaminer bldg, 928, San Francisco, the official "megafone-manipulator" (publicity preparer) for "The National Order of Cowboy Rangers."

+$ Nay, nay, Paulineros; no rival or competitor of any other "secret society" is "The Cowboy Rangers." It is all in a "special class" by itself. As one recently-branded "maverick" exprest it, after the "bucking broncho" had been "lassooed" and led to safety, "The Cowboy Rangers is certain something NEW. Yes, The Rangers are to secret societies what MORE MONEY is to the old-fashioned monthly magazines."

+$ And nobody seemed to want to shoot him up, either. —30—

. . . . MORE MONEY . . . .

IF Hell is paved with "Good Intentions," the walls, ceilings, and fences around the Place are made up exclusively of Lack of Conceit. —C. M'G

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NEWS THAT REALLY HAPPENED?

OLD Yr hands up, all You who know that "City Editors" print not the news as it actually happens, but print it in the style they think the "gentle reader" would like to read about the happenings.

You all know that it is "second nature" to newspapers to use words of such knowing contemptuousness when describing events (past, present and perhaps) that have to do with "Xtian Sighence" and "New Thot" & things metaphysical. So when I picked up a copy of The Topeka Daily Capital, a few days since, and saw a 2-Col account of blind and sick and helpless people in that city being cured by mere "Thot," & found not a single syllable of jest or sneering therein, and found no mention of anybody's patent medicine, I thot some one must have "paid" for the space. But close investigation proved that The Topeka Dailv Capital had written and published the article in downright seriousness as a live "news" feature.

+$ So it is worth while quoting from this extraordinarily modern newspaper. The feature article said, in part:

"At the noon healing session of the New Thot Conference, conducted by Dr. Perry Joseph Green, some of those who underwent the treatment consider the change in their physical and spiritual beings as miraculous. Dr. Green says: "The healing processes are nothing less than the use of natural laws to remove an unnatural condition. According to the New Thought teachings no disease is natural."

Mrs. Emma Gregory, 430 Monroe Street, was entirely healed of facial paralysis from which she has suffered for several years. She was enthusiastic in voicing her praises of the cure which she regards as wonderful. R. E. Darby, who was injured in the auto accident at the Big Free Fair last fall, was the recipient of the healing. He expressed his belief in a permanent cure and thinks he will be able to lay away his crutches

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in a short time. "The pain just left instantly and apparently will not return," he said to a delegate to the convention yesterday. After two treatments, an aged colored woman's sight was restored."

+$ The Dr. Green referred to is the traveling lecturer & organizer of the Newthot Alliance spoken of in two previous issues of MORE MONEY.

. . . . . MORE MONEY . . . . . .

WALTER BRUNT BUYS BIG "EMBOSO."

+$ The unusually striking artistic effects secured by uptodate printers in making special programs for the great convention of Knights Templar, at Los Angeles, in June, proves to be due to their installing "EMBOSO" machines. Superb printing, done by the EMBOSO process, was a distinct feature of this great celebration.

+$ As a result Walter N Brunt, the famous "specialty printer" of 880 Mission st, San Francisco, who turns out art printing to the value of $500 per day, and himself a leader in Templar and Shrine activities, has just installed one of the largest size "EMBOSO" machines, to be heated by gas, but run by electricity. Mr Brunt is taking a personal interest in The EMBOSO and will use it in future to turn out "stock" forms for sale to other printers thruout California, who want "embossed" & "engraved" effects at ¼ the former cost, and at 1-10 of the time required to get up old-fashioned embossed & engraved printing from plates & dies. The Brunt machine was installed by CHAUNCEY M'GOVERN, California representative of The EMBOSO Co.

. . . . . MORE MONEY . . . . . .

The Joy of Life is This:
To work happily at some
Useful task—with No thot
Of the outcome.—C. M'G

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WHY WE SHOULD READ ELBERT HUBBARD:

Elbert [Hubbard] was of such timber as the old-time gods were made. His face was a reason why God made man in His own image.

A wise man once said that "no great man is great to his valet," & another wise man added—"because his valet is not a great man." The greatest biographer of the world next to Elbert Hubbard was Boswell, who made it possible for us to see Samuel Johnson in all his bigness, without dwarfing him with his many littlenesses.

Johnson was big enough, after what was little in him had been subtracted.

Elbert Hubbard may have had some littlenesses—all of us have—but if he did, he hid them with amazing skill.

He was a great philosopher—a very great philosopher—and the philosopher is the greatest of men.

He stood far in advance of the world, and pulled the world after him. The world never appreciates such men until it has caught up with them. It will be some time yet before the world gets alongside Elbert Hubbard when he left his work.

Put the face of Elbert Hubbard beside that of Dante, and we can measure Elbert's size the better. He saw, as Dante did, all the faults, failures, shortcomings and wickedness of human nature; but he had the knowledge that all our littlenesses and wickednesses are but weaknesses, and he saw and felt, what Dante did not, all of the glorious greatness and goodness with which this world teems, and he faced the world with laughter in his eyes and a song in his throat. His heart was always full of the gladness of living.

+$ So writes Hudson Maxim, in the beautiful book "In Memoriam," recently publisht by "The Roycrofters," in memory of Elbert Hubbard and his wife Alice.
+$ And this strikes me as the best eulogy of Fra Elbertus I have ever read.

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NEW STYLE OF "SIZING-UP" JESUS XRIST.

✚$ *The skeme of Jesus the Jew Karpenter for "saving" the world never hit me as real "live stuff" until I knocked about so much that I went twice around the earth, living in each of the continents except South America.*

✚$ *After rubbing elbows with (and having my toes stepped on by) Head-hunters of the Philippine mountains; rickshaw coolies in Japan; sad-eye Chinamen in the native tea-shop; Indian (East) black-faced but white-featured silk vendors in their accustomed bazaars; Mecca-facing Arabs in Arabia; naked Egyptians running over the sands of the land made famous by the Pharaohs—with cow-boys, preachers, jail-birds, millionaires, artists, tradesmen, hobos, ranchers, presidents and princesses—of every nation on the globe—then, and only then, I began to realize, to appreciate, what the Jew Karpenter really meant. Then (and not until then) did I begin to appreciate the really fenomenally great Mind of the Man Jesus de Nazareth.*

✚$ *And, today, fellers, while classable, probably, under the heading of "Atheist," I freely accord to Jesus the first place among the world's best thinkers—the world's greatest philosopher!*

✚$ *Today it is so plain to me that the "salvation" of the world, to which the Jew referred, was the putting into practice of a skeme of philosophy thot-out by Jesus himself after much reading of the writings of the older Philosophers of India and of Jewery.* ¶¶¶ *And that this "salvation" consists of nothing more or less than making men and women Better—and, therefore, Happier, in this Present, Physical Prosaic lifetime—is the real basis—and sum-total as well—of the Teachings of the Jew seems so plain to me today.*

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+$ *Advertisement—Do Not Read It (Men Are So Contrary, Sirs!)*

Short Saunters from San Francisco:

over the Delightful Electric Trains, with rock-ballasted roadbeds, and every modern device for safety and convenience, of "The Scenic Route:"

OAKLAND, ANTIOCH & EASTERN RAILWAY.

. . . . PARENTHETICAL PARAGRAPH .. . .

I.—TO MT. DIABLO

Mt. Diablo is a landmark well known throughout California, of about 3500 feet elevation, lying at the junction of some of the prettiest valleys in the State, with the Suisun Bay on one hand and the Sacramento and San Joaquin Rivers nearby threading their way into the Valleys named for them. On account of its situation so far inland a clear view may be had nearly every day in the year. The round trip from San Francisco and Oakland to Summit is $3.

Lunch or dinner may be had at Mount Diablo Park Club Inn or if desired and notice is given lunches will be put up at the Inn for those who wish to take them along.

. . . . PARENTHETICAL PARAGRAPH .. . .

Write or fone: L. H. Rodebaugh, Traffic Manager, for details.

OAKLAND, ANTIOCH & EASTERN R. R.
40th & Shafter Ave., Oakland, Fone: Piedmont 870.

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A JOKE ON "HANDWRITING EXPERTS"

MANY a good woman and man passing as "well-informed" has but a hazy notion as to the character of a Handwriting Expert—and of the nature of his work. A good illustration of the popular fallacy about what Handwrit-Experts really are NOT is found in the story that I ran across recently in Elbert Hubbard's high-brow magazine,—THE FRA.

+$ Let us shift our chairs a second while we read this funny story about the Handwriting Expert.

Now and then, the "Expert" leaves some trace behind that convinces us he does not share Infallibility with the Pope. To wit:

A Detroit concern received a substantial order signed with an unreadable scrawl. The envelope was postmarked with the name of a small Michigan town. It was plain that the first initial was meant for "H" and the second for "Y." All that lay between was mystery.

With this clue to work on, they consulted Bradstreet's; but the initials did not jibe with the name of any merchant in that vicinity. Lest they lose the order, they called in a HANDWRITING EXPERT. He solved it in half an hour, and charged a stiff fee.

"All very legible to me," he admitted modestly. "This man's unusual name is Hostility Jones. Odd! Very! Ahem! Yes, certainly."

The firm paid the fee, with a grimace behind his back, for they were not extremely satisfied.

To make absolutely sure, they wired Harry Sanders, who was the star salesman in that territory, to "come home."

When Harry arrived, with his million-dollar smile, they asked, "Is this Hostility Jones?" Harry inspected the order and signature and exclaimed, "Hostility Hell! This order is from Sam Taylor! I KNOW

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HIS WRITING. HE FORGOT TO SIGN IT. That scrawl reads, 'HASTILY YOURS'!"

Until the Expert left Detroit and moved to Los Angeles, he was referred to pointedly as "Hostility Jones" by the Cognoscenti.

+$ The best "Joke" about this is that it is a "Joke" on "THE FRA." Editor Felix Shay (Lor' bless the boy, tho, nevertheless, for his genius in other directions!) shows, by publishing this, he really knows NOT what a "Handwriting Expert" truly is.

+$ A Handwriting Expert is not a person who deciphers writing. That sort of a person is technically called a "blind reader". Uncle Sam himself first originated this term. In every large Post Office in the United States will be found one or more blind readers. They draw a salary under that name... In the Dead Letter office at Washington are many experts known by no other name. (I worked in that office myself, boys & girls; so I ought to know, maybe, aint it?)

+$ Neither is a Handwriting Expert one of those pretenders who announces that he can read your future state by your writing—when you will marry, whether you will cross water, how many times you will be divorced, etc., etc. Such a faker assumes the name of Graphologist—not meaning that all who are graphologists are fakers... The real graphologist is a person who honestly thinks he can delineate a person's character by examining his writing. But no graphologist ever attempts to solve forgeries—to find the perpetrators of forgeries and documentary frauds. That is a class of work entirely out of his profession.

+$ Nor is the H. E. an engrosser of Resolutions and diplomas. He is not an expert penman. He is not a professor of penmanship.

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+$ A H. E., in short, is simply a man or woman who notes things—get that word NOTES—facts, notes facts about paper, pens, pencils, inks, typewriters, and a few common chemicals, together with people's habits of writing—which the expert sees, and which each of us here tonight sees just as plainly as does the H. E.—But the expert makes comparisons between the writings, which each of you will at once plainly note the moment your attention is called to them. If the man or woman claiming to be a handwriting expert calls your attention to something in a check or a book or a document which you yourself failed to see—then he is not an expert, but a faker and a charlatan. No H.E. is worth the respect of the community who bases his opinions or statements about forgeries on any evidence which you—each and all of you—cannot readily see when once the H.E. calls your attention to it.

+$ But perhaps we are talking too generally and using language requiring the attention of a barber. Let us take hold of words which we know have had a shampoo and shave! Let us begin now telling those little stories I spoke about when I started in. This we will do in "next number" of MORE MONEY.

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A "HUMAN LOUSE" is a "pants-desecrating" gent who gets fun & pleasure & 3 square meals a day (with after-theatre suppers with champagne, maybe, occasionally at least) without his ever doing anything towards making the world (to wit: Society, the Community) richer or better. ¶¶¶ And if You know what reason a Louse of any kind should be allowed to Live—You kan search me, Sylvia!—CM'G

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AD-MEN & MORE MONEY.

OU AD-MEN whom I see reading MORE MONEY Yrselves on the street-cars and at the cafes—and in churches—why don't You take advantage of its advertising cols? No trouble to show You how much larger—& better—is the number—and quality—of MORE MONEY readership than ½ the rags You now buy space in.

+$ Why not try MORE MONEY Cols? Yr cheques back if not satisfied with the results.

+$

SERVICE REMINDERS:

+$ *The Satisfactory Services rendered an appreciative public by the Following Friends have been Personally Proven by Chauncey McGovern:*

ADVERTISING ADVISORS—San Francisco

JOHNSTON, Saml P, 525 Market st; Kearney 934

M'GOVERN, Chauncey, The Xaminer bldg, 928

ATTORNEYS—Manila, Philippines

BEAUMONT, Hartford, Escolta, 143; Cable address: "Beaumont."

ATTORNEYS—Oakland—California:

Dunn, White & Aiken, Syndicate bldg.

ATTORNEYS—San Francisco:

Black & Clark, 948 Market st, San Francisco

Coghlan, N. C., 68 Post st, San Francisco

Cotton, Aylett R., Jr., Kohl bldg, California & Montgomery sts, San Francisco

Fickert, Chas. M., Kohl bldg, California & Montgomery sts, San Francisco

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Grasty, Towson S., 1201 The Chronicle bldg, Market & Kearny sts, San Francisco

HARGIS, Lionel, Claus Spreckels bldg, Market & 3d

McKenzie, Edwin V., 68 Post st, San Francisco

McKANNAY, H G, 550 Montgomery st; Sutter 2136

DENTISTS:

Rosen, Bernhardt, 830 Market st, San Francisco

White, Fillmore, 133 Geary st, San Francisco

FOTOGRAPHERS—San Francisco:

Terkelson & Henry, L. F. Terkelson (of The Press Klub), mgr; 1220 Market st; fone Mkt 5039

HEIR-HUNTERS—International:

Bleakmore Corporation, Lea, Suite 601, Balboa bldg, San Francisco, headqtrs; branches everywhere

PATENT ATTORNEYS:

Vale, Baldwin, 620 Market st, 7th floor, San Francisco

PHYSICIANS:

Clark, W. R. P., office 240 Stockton st

PRESS AGENTS:

M'Govern, Chauncey, More Money, The Examiner bldg

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WHAT IS REAL "ROCKS?"

METAL MONEY is only the tangible visible expression of GOD himself —or Itself—of Light, of Liberty, of Love. So that man is rich indeed—rich in the power to purchase Joy—who rightfully has in his own possession a large measure of LOVE.— CM'G

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+$ The CALIFORNIA INDUSTRIES magazine:

Some of "More Money"—Chauncey M'Govern, who is known to San Francisco manufacturers as an authority on commercial conditions in the Philippines, is publishing "More Money," an attractive and well-gotten up little magazine, with a lot of good business philosophy. "More Money's" ideas, if carried out, would mean more money, indeed; here is one that has already made millions for others: "He can who thinks he can."

+$ The San Rafael, California, Marin County TOCSIN:

Everybody wants more money, so Chauncey M'Govern, 928 Examiner Building, San Francisco, is issuing a little magazine called "More Money."

There is an indefinable something about it that sinks in. It is not the written word so much as the speaking of soul to soul. That language by which a great artist thrills our beings in a way inexpressable in any language. "More Money" is art. No one can tell what art is, because art speaks only in its own language. You may not "get me," but you will if you spend a serious half hour with a copy of "More Money."

+$ F. L. McVeigh, Mgr Harbor Hotel, San Francisco, formerly auditor bureau of agriculture, Philippine Islands:

> *"MORE MONEY is snappy and full of interesting reading. I have shown my copy to the Manila boys stopping here, and all are vieing with myself in predicting it a success. This your proven ability and energy assure."*

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+$ *Advt—do not read (men are so kontrary, Sirs!)*

YOUNG MEN'S CHRISTIAN ASSOCIATION

OF
SAN FRANCISCO
GOLDEN GATE AVENUE AT LEAVENWORTH ST.

SAN FRANCISCO, CALIF. Apr.19,1916.

Mr. Chauncey M'Govern,
The Examiner Building,928,
San Francisco, Cal.

Dear Mr. M'Govern:-

You sure are "some" Press Agent. We all enjoyed your association with us for the period during which you did the special "Publicity" work for our Financial Campaign. Our clippings album would indicate that you know "How the Press Agent Works".

I can assure you that our Committee was thoroughly satisfied with what you did, in addition to enjoying the personal contact with you.

With best wishes for your large success,

Sincerely yours,

R M Sommerville

Assistant General Secretary.

RMS/P

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(Republished for Benefit of Thousands who see MORE MONEY for 1st time with this issue)

STANDING STATEMENTS

EXPLAINING

MORE MONEY

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PURPOSES:

+$ Entertaining while Enlightening:

Pugilists; Preachers; Philosophers;
Publicists; Philistines; Publishers;
Public-Persons; Paper-Producers; Physicians;
Periodical-Parties
(writers, editors, stenografers, managers, & typografers generally);
Printers'-Pigment People; Pen-Pushers; Philanthropists; Publicity-Promoters Philologists;
(and almost any other Person the name of whose Profession begins with a "P");

+$ Promoting Propaganda of such Hi-brow & Slob-Sister Stuff as:

1.—Birth Control;

2.—Sterilization of Unfits, Millionaires as well as Bums; Pensions (or Komfortable Homes) for all Helpless or Incapables—No Begging on streets; No Murders by Law.

3.—Divorces for a Dollar; Marriages made Many-obstacled—Giving every Klergyman power to Divorce, restricting the Marrying right to Men of Medicine;

4.—Suffrage to all who wish it, every woman (and man) to have as many Votes as she (or he) pays dollars in annual Taxes; **no able-bodied man under 30 to cast a vote unless he has served one year in the regular army or three years in the national guard.** War is Hell—& Useless; but Discipline is a builder of the Character worth while, & no use turning the Left Cheek unless the gink striking yr Right knows you could floor him with a single blow; No "punishments" of "crime-committers"—only "education" thru Soul-awakening Seclusion and "Silences";

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5.—Shortened and Fonetic Spelling (by degrees);

6.—Hoping for Happiness of the Kind Best Enjoyed only as shareable by Other Humans;

7.—Picking up and Passing on Mental Koins to make ourselves—and all our neighbors—More Healthy, More Happy, More Harmonious;

8.—Spreading the Gospel of **Happiness is Love—Loving; More in the Loving than Being Loved. Perfect Love is Perfect Loving, is Perfect Health, Perfect Happiness, Perfect Harmony;**

+$ Inviting friends having information they believe others would be the happier for sharing to write same (preferably on the typewriter!) and mail to the Producer ("editor"). ¶Each subscriber's letters will be kept permanently—filed in individual compartments—that the tangibleness of their thots may ever be readily available to make MORE MONEY;

+$ MORE MONEY was founded in 1913 at Manila, Philippines, as a periodical Love-Letter to this absent friends by Chauncey M'Govern;

. . . . . MORE MONEY . . . . . .

PUBLISHERS' PARAGRAPHS:

+$ Issued the first day of each month (unless the Printers—or Policemen—interfere!);

+$ The Kontents of MORE MONEY are Kopyrighted —NOT! Let the Spektakled Scissor Slicer Slash to his Heart's Satisfaction—& may the mucilage in his paste-pot never get stale!;

+$ *Proprietor, Principal-Penner & Producer (Editor):*

CHAUNCEY M'GOVERN

The EXAMINER bldg, 928, San Francisco

+$ Koin of the Kind negotiable at the Korner grocery will Not be paid to the Producer ("editor") or Kontributing Writers. The joy of Penning Something to make Life Sweeter for Others will be their Adequate Kompensation.

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+$ The Kash received from Subscriptions barely pays Kost of entering Subscribers' Names, etc., mailing kopies regularly; keeping akkount of payments, and performing other such klerical labor—and klerks kant live exclusively on good wishes!;

+$ The Kost of Printing and Postage is met by such advertising as is received for that purpose. The dissemination of the Thots of our Literary Laborers of Love is Possible only by the Ko-operation of Readers with Advertisers. Since a Good Thing is worth passing along, are not the Persons who make the Passing Possible entitled to a full share of the Resulting Happiness?;

+$ Subscription rates:
Single Kopies, 10 cents;
Twelve months' Kopies, 100 cents;
Life-time Kopies, 500 cents;

+$ Advertising space rates:
Furnished gladly to all who care to become "Patrons of the Paper"

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FAILURE is due (in many cases) to the Obsession of YESTERDAY and/or of TOMORROW. — Dr. Julia Seton, orally.

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WE cannot aspire to, nor gain, nor hold, great and successful positions if we have the consciousness and the heart of weaklings and cowards. We were born to look up—not down; we must believe in our own power of accomplishment; we must know and do.—SETON.

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"SIMPLIFIED" GAINING.

At the tenth annual meeting of the Simplified Spelling Board, held at Columbia University, during Apr/16 reports showed that 250 publications now employ the simplified spelling recommended by the board, a gain of 150 over last year.

These publications include ninety-two daily newspapers. Recruits in the movement in 1915 were six newspapers of the Scripps-McRae League, the Capper publications of Topeka, and the Philadelphia North American.

. . . . MORE MONEY . . . .

CHINA PLANS PHONETIC LANGUAGE

Peking—Owing to the increasing need of a simpler method of writing Chinese, the ministry of finance has decided to establish a school for the purpose of introducing a phonetic system of the language. The ministry, with the aid of experts, is hard at work on the system and will open the school to the public as soon as it is completed. It is planned to take similar action throughout China so that all the people may have a chance to become proficient in the new system, which will undoubtedly become the means of revolutionizing business methods.

$+

DEAR FRIEND O' MINE

I would personally recommend You to send 10c in stamps to Chauncey M'Govern, The XAMINER bldg, San Francisco, for MORE MONEY.

Explanation not necessary—beyond fact that I know You to be possest of a brain of more than extraordinary power.

Yours for MORE MONEY.

+$

The Owl Drug Co
INCORPORATED
GENERAL OFFICES
611 MISSION STREET, SAN FRANCISCO.

OPERATING STORES IN
SAN FRANCISCO
OAKLAND
LOS ANGELES
SAN DIEGO
SACRAMENTO
PORTLAND
SEATTLE
SPOKANE
ESTABLISHED 1892

San Francisco,

Mar. 18th, 1916

Mr. Chauncey McGovern,
The Examiner Bldg., #928,
San Francisco, Calif.

Dear Sir:-

We have tried many speakers for our "Junior Organization" classes, but we are frank to admit that your talk on "DETECTING CRIMINAL WRITING" last Wednesday night was more appreciated than any other which the boys have ever been fortunate enough to listen to.

Not only was it interesting to them, but it was of real service. We have heard many comments since, from numerous of the lads, many of whom would like to read your book on the subject.

While we want you to accept our very sincerest thanks, we would like also to give you something more substantial than this. So if you will be good enough to tell us what your address should bring, we will be very glad to send you our check.

With kindest personal regards, we are,

Yours very truly,

THE OWL DRUG CO.

BY G. R. Bent
Mgr. Sales Promotion Dept.

GRB/DZ

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+$ *Advt—do not read (men are so kontrary, Sirs!)*

FORGERIES

How To Detect Them Yourself

¶ Every person who handles bank cheques, drafts, wills, deeds, or other forms of handwritten, typewritten, or printed or photographed documents will be interested in the little book, worded in every-day language, entitled:

"Detecting Criminal Writing"

By Chauncey M'Govern,
the San Francisco "Handwriting Expert."

¶ And the story is told so entertainingly—nothing dry or dull about this book!

¶ Lawyers, Police officials, Bank people, Cashiers of commercial concerns, and many other people in the professions and business will find this book not only valuably informative, but as entertaining as a piece of fiction—a sort of series of snappy detective stories, all of which are really true.

¶ Seventy-five pages; illustrated; mailed anywhere postpaid for 50 cents.

¶ Address:—

CHAUNCEY M'GOVERN
HANDWRITING EXPERT
The Examiner bldg, San Francisco

To obtain accurate information of the ways of the forger, while preparing "Detecting Criminal Writing," Chauncey M'Govern served several sentences in prisons, mixing intimately with convicted forgers.

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+$ *Advt—do not read (men are so kontrary, Sirs!)*

HANDWRITING EXPERT

Detecting Fraudulency in
Handwritten, Typewritten
& Printed Documents

CHAUNCEY M'GOVERN

Office: The Examiner Bldg.
Telephone, Kearny 4708

Studio: Street, Taylor 1626
Telephone, Franklin 1879

SAN FRANCISCO

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Machine composition by A Campbell Gollan
Presswork by H M Craigie
Actual make-up of type by CM'G
Kovers by Walter N Brunt

FEB 21 1917

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